1. (Previously amended) A method of accounting for services provided in an Internet access transaction comprising:

using a first server to track an amount of time a user is connected to the Internet through a first system operated by a first Internet Service Provider with whom the user does not have an account that allows the first Internet Service Provider to bill the user directly for the amount of time the user was connected to the Internet through the first system;

transmitting a user record from the first server to a central settlement server, the user record comprising data that includes an identifier for the user and the amount of time the user was connected to the Internet through the first system; and

using the central settlement server to generate a report from the user record, the report including at least the amount of time the user was connected to the Internet through the first system, the report being provided to a second Internet Service Provider with whom the user does have an account.

- (original) The method of claim 1 further comprising:
 before generating the report, filtering the data in the user record.
- 3. (original) The method of claim 2 wherein the step of filtering the data in the user record includes the removal of duplicate records.
 - 4. (original) The method of claim 1 further comprising:

providing the report to the first Internet Service Provider.

5. (original) The method of claim 1 further comprising:

storing the user record on a second server before transmitting the user record to the central settlement server.

6. (Previously amended) A method of accounting for services provided in an Internet access transaction comprising:

using a first server to track an amount of time a first user is connected to the Internet through a first system operated by a first Internet Service Provider with whom the first user does not have an account;

transmitting a user record from the first server to a second server for storage, the second server being located at a different physical location than the first server, the user record including at least an identifier for the first user and the amount of time the first user was connected to the Internet through the first system;

at selected intervals, transmitting the user record from the second server to a central settlement server, the central settlement server being located at a different physical location than the second server;

storing the user record in a first database controlled by the central settlement server;

using the central settlement server to generate a report based on the user record, the report including at least an amount of money owed to the first Internet Service Provider for the amount of time the first user was connected to the Internet through the first system; and

making the report available to a second Internet Service Provider with whom the first user does have an account.

- 7. (Previously amended) The method of claim 6 further comprising: making the report available to the first Internet Service Provider.
- 8. (Previously amended) The method of claim 7 wherein the step of making the report available to the first Internet Service Provider comprises publishing the report on a World Wide Web server accessible by the first Internet Service Provider.
- 9. (Previously amended) The method of claim 6 wherein the report also includes an amount of money owed by the first Internet Service Provider to the second Internet Service Provider for an amount of time a second user was connected to the Internet through a second system operated by the second Internet Service Provider with whom the second user does not have an account.
 - 10. (canceled)
 - 11. (Previously amended) The method of claim 6 further comprising:

after the report is made available to the second Internet Service Provider, transmitting funds from the second Internet Service Provider to a settlement operator to cover the amount of money owed to the first Internet Server Provider; and

transmitting funds from the settlement operator to the first Internet Service Provider to compensate the first Internet Service Provider for the amount of time the first user was connected to the Internet through the first system.

12. (Previously amended) An apparatus for tracking an Internet access transaction comprising:

first server means for tracking an amount of time a first user is connected to the Internet through a first system operated by a first Internet Service Provider with whom the first user does not have an account and for generating a first user record that includes at least an identifier for the first user and the amount of time the first user was connected to the Internet through the first system;

first transmission means connected to the first server means for transmitting the first user record over the Internet;

second server means for receiving the first user record from the first server means when the first user record is transmitted over the Internet by the first transmission means, the second server means being located at a different physical location than the first server means and being adapted for transmitting a second user record over the Internet, the second user record including at least some of the same information contained in the first user record;

third server means located at a different physical location than the second server means for receiving the second user record from the second server means when the second user record is transmitted over the Internet;

first storage means associated with the third server means for storing the second user record; and

report generation means associated with the third server means for generating a report from the second user record that includes at least the amount of time the first user was connected to the Internet through the first system.

13. (original) The apparatus of claim 12 further comprising: second storage means associated with the third server means; and

filtering means for altering at least some information on the second user record to yield a third user record, and for storing the third user record on the second storage means.

Claims 14-15 (canceled)

16. (Previously amended) The apparatus of claim 12 further comprising: web server means for publishing the report on a world wide web page.

17. (Previously amended) The apparatus of claim 12 further comprising:

file transfer protocol server means for making the report available as an ASCII file on the Internet.

18. (Previously amended) The method of claim 6 further comprising:

after storing the user record in the first database, filtering the user record to yield a filtered user record;

storing the filtered user record in a second database controlled by the central settlement server; and

using the filtered user record for generating the report.

19. (canceled)

20. (Previously amended) The method of claim 6 wherein a plurality of user records are transmitted to the second server by a plurality of first servers, with at least one of the plurality of first servers being located at a different physical location than another of the plurality of first servers.